

Making a Care Binder

(aka the “nobody has to guess” binder)

Here's the deal: If something happened tomorrow, would anyone know where the important stuff is?

This binder is one place for the big stuff: medical info, legal docs, financial basics, daily life details, and the things no one should have to guess during a crisis.

Make one for the person you're caring for. Then make one for yourself, too.

Section 1: The “Who Makes the Call?” Stuff

When things get real, who's in charge?

- ☐ **Durable Power of Attorney (financial):** Lets someone legally manage your loved one's bills, finances, accounts, or important financial decisions if they can't.
- ☐ **Healthcare Power of Attorney:** Names the person who can make medical decisions for your loved one if they can't make them on their own.
- ☐ **Living Will / Advance Directive:** Documents your loved one's wishes for medical care, life support, and end-of-life (EOL) decisions ahead of time.
- ☐ Guardianship / conservatorship paperwork (if applicable)
- ☐ DNR / DNI paperwork (if applicable)
- ☐ Will
- ☐ Trust documents
- ☐ Funeral / cremation wishes
- ☐ Attorney contact info

Pro Tip: If you only have copies of these docs in the binder, make a note of where the legal originals are.

Section 2: The Medical Snapshot

If someone ends up in the ER, this can **save your sanity**.

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| ☐ Full legal name + date of birth | ☐ Diagnoses list |
| ☐ Copies of photo ID | ☐ Surgery history |
| ☐ Copies of insurance cards | ☐ Medication list (dose + schedule) |
| ☐ Medicare / Medicaid info | ☐ Allergies |
| ☐ Primary care doctor contact info | ☐ Pharmacy info |
| ☐ Specialists' contact info | ☐ Emergency contacts |

Pro Tip: It can help to include what “normal” looks like for your loved one. What’s their baseline memory, mobility, speech, and personality?

Section 3: The Money Map

Because “I think it’s at Chase?” is **not a plan**.

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| ☐ Bank accounts | ☐ Monthly bills list |
| ☐ Investment / retirement accounts | ☐ Tax records (last 2–3 years) |
| ☐ Social Security / pension info | ☐ Tax preparer / financial advisor contact |
| ☐ Long-term care insurance | ☐ Debt / loan info |
| ☐ Life insurance policies | ☐ Employer benefits contact (if applicable) |
| ☐ Mortgage or rent info | ☐ Where passwords are stored (<i>not the passwords themselves</i>) |

Section 4: The Daily Life Stuff

The things people don't think about... until they really need them.

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| ☐ Wi-Fi name + password | ☐ Dietary restrictions |
| ☐ Alarm code | ☐ Preferred hospital |
| ☐ Garage / gate code | ☐ Mobility equipment instructions |
| ☐ Spare key location | ☐ Home maintenance contacts |
| ☐ Pet care instructions | ☐ Important subscriptions or deliveries |

Section 5: The Backup Plan

If the primary caregiver gets sick, injured, or burned out.

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| ☐ Who steps in first? | ☐ Childcare plans |
| ☐ Who handles finances? | ☐ Dependent adult care instructions |
| ☐ Backup emergency contacts | ☐ Respite care options |
| ☐ Who makes medical decisions? | ☐ Care schedule / routine |

Section 6: End-of-Life Wishes

Don't make everyone guess (or fight over) things.

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| ☐ Burial or cremation preference | ☐ Prepaid arrangements |
| ☐ Service or memorial preferences | ☐ Notes for obituary |
| ☐ Religious or cultural traditions | ☐ Music or readings |
| ☐ Who should be notified | ☐ Anything they absolutely do (or do not) want |

Section 7: The Human Stuff

This isn't required. But it's often **what people hold onto the longest.**

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| ☐ Letters to loved ones | ☐ Social media wishes |
| ☐ Family recipes | ☐ "What I want you to know" |
| ☐ Important stories | ☐ Personal values or family traditions |

Drop-Everything Basics

This can feel like a lot. **If you do nothing else, start with these.**

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| ☐ Durable Power of Attorney (financial) | ☐ List of diagnoses & doctors |
| ☐ Living Will / Advance Directive | ☐ Insurance info |
| ☐ Healthcare Proxy / Medical Power of Attorney | ☐ Current medication list |

You Do **Not** Need to Make This Fancy

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| ✗ A \$200 estate planning kit | ✗ A monogrammed leather legacy vault | ✗ Some branded organizational nonsense |
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✓ You can absolutely use:

- A three-ring binder from the dollar store
- A simple accordion folder
- A shared Google Drive folder
- A basic document box

↑ If you want to upgrade:

- Fireproof / waterproof document bag
- Home safe
- Safe deposit box (for originals)
- Password manager

Save yourself some Googling.

More Caregiver Cheat Sheets at [WeCareOutLoud.org](https://www.wecareoutloud.org)